



**MARTY RAY COLLINS DBA  
PARITY FINANCIAL COACHING**

**FIRM BROCHURE  
(ADV PART 2A)**

**February 28, 2015**

*Parity Financial Coaching  
111 South "I" St. Office 1C  
Lompoc, CA 93436  
Phone: (805) 364-0306  
Website: [www.parityfinancialcoaching.com](http://www.parityfinancialcoaching.com)  
Email: [Marty@parityfinancialcoaching.com](mailto:Marty@parityfinancialcoaching.com)*

This brochure provides information about the qualifications and business practices of Marty Ray Collins dba Parity Financial Coaching. If you have any questions about the contents of this brochure, please contact Marty Ray Collins at (805) 364-0306. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Parity Financial Coaching is a registered investment advisor. Registration of an Investment Advisor does not imply any level of skill or training. The written communications of an Advisor provide you with information about which you determine to hire or retain an Advisor.

Additional information about Marty Ray Collins dba Parity Financial Coaching is available on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You can search this site by a unique identifying number, known as a CRD number. The Advisor's CRD number is 169325.

## **2. MATERIAL CHANGES**

Since its most recent brochure dated November 4, 2013, Parity Financial Coaching has made material changes to its disclosure.

### **Firm Location:**

Parity Financial Coaching has moved its office location to 111 South “I” St. Office 1C.

### **Section 4.B. Advisory Services Offered:**

Parity Financial Coaching has added three new services including Retainer Financial Coaching, Divorce Financial Coaching, and Seminars. Recommendation of Third Party Investment Advisors was changed to read Wealth Management Coaching.

### **Section 5.A. Fees and Compensation:**

Fees for Retainer Financial Coaching, Divorce Financial Coaching, and seminars were added. Fees for Recommendation of Third Party Investment Advisors (Investment Management Coaching) were changed to reflect an incremental fee schedule.

### **Section 19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS:**

The Advisor completed a course of study at UCLA, receiving a certificate in Financial Planning.

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#### **4. ADVISORY BUSINESS**

##### **A. OWNERSHIP/ADVISORY HISTORY**

Parity Financial Coaching (“Advisor”) is a California sole proprietorship established by Marty Ray Collins in October 2013. It was subsequently registered as a California investment advisor. The Advisor’s owner and investment advisor representative is Marty Ray Collins (“Mr. Collins”). Additional information about Mr. Collins can be found under Item 19 – Requirements for State-Registered Advisors.

##### **Conflicts of Interest Disclosure**

Pursuant to California Code of Regulations Section 260.238(k), in this Part 2, the Firm, its representatives and employees have disclosed all material conflicts of interests that could reasonably be expected to impair the rendering of unbiased and objective advice. The conflicts of interest may include, but are not limited to: (a) compensation arrangements connected with advisory services which are in addition to the advisory fees, (b) other financial industry activities or affiliations, or (c) participation of interest in Client transactions.

##### **B. ADVISORY SERVICES OFFERED**

The Advisor’s services include personal, small business, and wealth management coaching. These services are described below.

\* The Advisor does not provide legal advice. The drafting and implementation of an estate plan must be completed by a licensed attorney.

\*\* All insurance recommendations must be implemented by a licensed insurance agent.

Clients meet with advisor in a free get acquainted meeting in order to learn more about the services offered.

##### **Personal Financial Coaching:**

The Advisor offers an evaluation of current financial situation, risk tolerance, and the client’s true purpose for money via the collection of pertinent data, identification of goals, objectives, and unique financial circumstances. Some clients may receive a written detailed financial plan containing potential solutions and recommendations for implementation on advice given; provided on a comprehensive or a la care basis. Financial coaching can address cash flow management, debt reduction, tax liability topics, insurance policy reviews, retirement planning, and estate planning techniques.

Personal Financial Coaching can be provided on a retainer, project, or hourly basis based upon the client’s needs and preference. Comprehensive financial plans are typically completed with a 3-4 meeting process. If clients choose to become a client of PFC, they will schedule a discovery meeting to bring in their information, and allow the advisor the opportunity to clarify any questions they have. The next meeting is an optional goal setting meeting, in which clients are given the opportunity to clarify financial and life goals. The final meeting is the presentation meeting, in which the advisor will deliver the coaching plan

### **Retainer Financial Coaching Services**

The Advisor provides retainer based financial coaching services which include: cash flow and debt management, risk management, college funding, retirement and estate planning, tax planning, social security timing, investment recommendations and monitoring, among others.

Retainer Financial Coaching includes:

- A deposit of \$500 will be required to start financial coaching.
- All packages consist of an initial 2-hour session followed by two 1-hour sessions during a 6-8 week time period.
- All packages include access to My Money Wellness portal.
- All packages include education monthly workshops.
- Securing the future packages includes personal account portal.
- Packages are priced at the start of coaching and then reevaluated on 1 January and 1 July.

	Focus & Gain Control		Securing the Future	
	Core	Accountability	Planning	Management
\$/mo.	\$50	\$100	\$150	\$200
Coaching Hours/mo.	e-mail access	0.5	1	2
Equivalent AUM	\$50,000	\$100,000	\$150,000	\$≥200,000

### **Hourly / Project Financial Coaching Services**

Clients may choose to work on an hourly or project basis instead of on an ongoing basis. Hourly financial plans are based on client's financial situation at the time the plan is prepared and are based on financial information disclosed by the client. Clients will be given a quote for work to be provided in this meeting. Clients requesting services other than comprehensive financial plans will typically meet 1-2 times to receive agreed upon services.

### **Divorce Financial Coaching**

The Advisor provides financial planning services for clients going through the process of divorce. The Advisor may provide services directly to clients, or through the engagement of their divorce attorney. Services may include; litigation support, financial expertise, cash flow and debt management plans, providing scenarios based on proposed settlement options. These services are available as a separate service after the Divorce Financial Planning engagement has been terminated.

Clients are advised that certain assumptions may be made with respect to interest and inflation rates and use of past trends and performance of the market and economy. Past performance is not an indication of future performance. We cannot offer any guarantees or promises that client's financial goals and objectives will be met. As client's financial situation, goals, objectives, or needs change, they must notify us promptly.

### Business/non-profit Coaching:

In addition to services offered on the personal financial coaching platform, the Advisor offers business startup coaching, evaluation of a business's current organizational and operational structures, financial strategies, retirement options, and employee financial wellness workshops.

### Wealth Management Coaching:

The Advisor may recommend that clients authorize the management of their assets by and/or among certain independent investment managers ("Independent Managers"), based upon the stated investment objectives of the client. The terms and conditions under which the client engages the Independent Managers are set forth in a separate written agreement between the Advisor, the client and the designated Independent Managers. The Advisor generally renders services to the client relative to the discretionary selection of Independent Managers, and continues to monitor and review the client's account performance and investment objectives. The Advisor receives an annual advisory fee which is based upon a percentage of the market value of the assets being managed both directly by the Advisor and by the designated Independent Managers.

The Advisor will work with clients to determine their risk tolerance, investment goals and objectives. Using that information, The Advisor will recommend a customized portfolio based on the individual needs of the client. As part of the service, client accounts will go through a rebalance analysis per set tolerances and will be rebalanced as needed.

When selecting an Independent Manager for a client, the Advisor reviews information about the Independent Manager such as its disclosure brochure and/or material supplied by the Independent Manager or independent third parties for a description of the Independent Manager's investment strategies, past performance and risk results to the extent available. Factors that the Advisor considers in recommending an Independent Manager include the client's stated investment objectives, management style, performance, reputation, financial strength, reporting, pricing, and research. The investment management fees charged by the designated Independent Managers, together with the fees charged by the corresponding designated broker-dealer/custodian of the client's assets, are generally exclusive of, and in addition to, the Advisor's investment advisory fee. The client may incur additional fees than those charged by the Advisor, the designated Independent Managers, and corresponding broker-dealer and custodian.

In addition to the Advisor's written disclosure brochure, the client also receives the written disclosure brochure of the designated Independent Managers

The Advisor will not refer a client to an Independent Manager unless it is registered or exempt from registration as an investment advisor in the client's state of residence.

### Seminars:

Seminars are offered to the public on a variety of financial topics.

#### C. TAILORED SERVICES

Clients may not impose restriction on the securities used in client accounts.

#### D. WRAP PROGRAM

The Advisor does not sponsor a wrap program.

#### E. CLIENT ASSETS MANAGED

The Advisor does not manage any client assets on a discretionary or non-discretionary basis. All investment management is handled by Third Party Advisors.

### **5. FEES AND COMPENSATION**

#### A. PERSONAL FINANCIAL COACHING

##### **Retainer Financial Coaching**

A deposit of \$500 will be required to start financial coaching. Ongoing financial coaching will be based on a fee of \$50, \$100, \$150, or \$200 per month with credit given for Wealth Management asset value. Payments can be made through equal monthly payments or an annual discounted payment at the Advisor's discretion. For clients who choose to do an hourly based coaching plan and then switch to Retainer Financial Coaching, fees paid for services provided over the previous 6 months may be credited towards the 1<sup>st</sup> year's fees at the Advisor's discretion. Packages are priced at the start of retainer coaching and then reevaluated on 1 January and 1 July.

##### **Hourly / Project / Divorce Financial Coaching**

Fees for hourly, project, and divorce financial coaching services are \$175 per hour, billed in six minute increments. A partial increment is billed as a whole. The number of hours to complete the engagement will be estimated and will depend on the level and scope of services required. Alternatively, and at the Advisor's discretion, a fixed fee may be assessed for financial coaching or based on the complexity of the client's issues. The fee is generally determined by multiplying the anticipated number of hours estimated to provide the requested services by the firm's current hourly rate. Written financial plan fees range from \$200 to \$2,000. Services provided under either fee arrangement and the anticipated fee range will be detailed in the written engagement agreement.

All hourly fees are charged upon completion of the financial coaching session(s). The fee may be negotiable at the Advisor's discretion. The client is sent an invoice at the conclusion of the engagement.

**PLEASE NOTE:** When we provide financial planning services and the client implements the financial plan through one of our representatives, the representative will receive compensation in the form of a commission or fee. This creates a conflict of interest between the representative

and the client. Therefore, when providing financial planning services, we would like clients to note: (a) a conflict exists between the representative's interests and the interests of the client, (b) the client is under no obligation to act upon the recommendation, and (c) if the client elects to act on any of the recommendations, the client is under no obligation to effect the transaction through the representative.

#### Comparable Services Disclosure

Clients should note that lower fees for comparable services may be available from other sources. A client may terminate the financial coaching services for any reason within the first five (5) business days after signing the contract without any cost or penalty. Thereafter, the contract may be terminated by either the client or the Advisor at any point in time. When a client cancels a fixed fee service the prepaid fees will be refunded on a prorated basis based upon the percentage of work completed. For example if 25% of the work was completed at termination and the client had paid \$500, the client will receive a 75% refund (\$375). The refund will be returned within 30 days of the termination. Hourly fees are not charged in advance and therefore no refund will be given.

#### B. Business / non-profit Coaching

##### **Retainer Financial Coaching**

A deposit of \$2000 will be required to start business retainer financial coaching. Ongoing financial coaching will be based on a fee of \$500 per month. Payments can be made through equal monthly payments of \$500 or an annual payment may be paid of \$5500.

##### **Employee Financial Wellness**

Workshop fees are negotiated on an individual basis based on access to an online educational portal, training seminars, and one-on-one coaching.

##### **Retirement Plan Development**

Plan development fees are negotiated on an individual basis based on the structure and size of the plan.

All fees for business financial coaching services are due in advance when the client signs the agreement. The fee may be negotiable at the Advisor's discretion.

#### C. Wealth Management Coaching

When the Advisor recommends an Independent Manager, the Advisor will charge a selection and monitoring fee that is based upon an annual percentage of the assets under management as reported by the Independent Manager. The annual fee is:



Investment Assets	Annual Fee Percentage
1 <sup>st</sup> \$500,000	0.99%
2 <sup>nd</sup> \$500,000	0.95%
Next \$3,000,000	0.75%
>4,000,000	0.65%

The fee is negotiable based upon the size of the account and/or if they client has multiple accounts within the same household with the Advisor. The client will be asked to authorize the Independent Manager with the ability to withdraw the Advisor's fee. The Advisor does not withdraw its fee; it is withdrawn by the Independent Manager and sent to the Advisor. The fee is collected quarterly in advance. If you desire a written Free-Market Investment Analysis, the Fee is \$500.

The Advisor's fees are exclusive of the Independent Manager's fee, which are disclosed in Independent Manager's ADV Part 2A, which is given to the client upon solicitation. The Advisor's fees are also exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third party investment advisors and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee and we will not receive any portion of these commissions, fees, and costs.

A client may terminate the investment management services for any reason within the first five (5) business days after signing the contract without any cost or penalty. Thereafter, the contract may be terminated at any time by giving ten (10) days written notice. To cancel the agreement, the client must notify firm in writing at Parity Financial Coaching, 111 South "I" St. Office 1C, Lompoc, CA 93436. Upon termination, fees will be prorated for the number of days that services were rendered during the termination month. All unearned fees will be refunded to the client. For example if 90 days are in a quarter and services were rendered for 30 days in the quarter, the client will be refunded 67% of that quarter's fee. ( $30/90 = .33 * 100 = 33\%$  paid to Advisor for services with remainder/unearned fees paid to the Client.  $100\% - 33\% = 66\%$ )

#### D. SEMINARS

Seminars are offered to the public on a variety of financial topics. Fees range from \$0 to \$95, with satisfaction guaranteed or 100% of the registration fee is refunded. The fee is due prior to the event.

#### E. PAYMENT OF FEES

##### *Payment of Financial Planning Fees*

Hourly Financial Planning fees are paid via check, credit card or bank draft.

#### *Payment of Investment Management Fees*

Investment management fees will be deducted directly from managed accounts by the qualified, independent custodian holding funds and securities.

#### **F. OTHER SECURITIES COMPENSATION**

The Advisor does not receive any additional securities compensation.

### **6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT**

The Advisor does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

### **7. TYPES OF CLIENTS**

The Advisors services are offered to individuals, trusts, estates, charitable organization and corporations or other business entities. The Advisor does not have a minimum account size requirement.

### **8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS**

#### **A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES**

With respect to the Advisor's financial planning services, it uses an individualized asset allocation method for each client. When deciding on the asset allocation for a client, the Advisor takes into account the client's risk tolerance, goals, investment objectives and other data gathered during the client meetings. Asset Allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The risk associated with asset allocation is that each class has different levels of risk and return, so each will behave differently over time. Also, despite being diversified there is no guarantee that an account will grow.

Once the Advisor has created a financial plan for a client it creates a client's portfolio using Modern Portfolio Theory. Modern Portfolio Theory proposes that investing in a predetermined asset mix derived from the efficient frontier (dictated to achieve a specific client objective within a certain risk tolerance) and rebalancing with discipline, the portfolio is diversified across the various asset classes to mitigate unnecessary risk. This also provides for a portfolio that can operate without reliance on market timing and security selection; however, as with all equity investments positive returns are not guaranteed. In conjunction to investing in a diversified portfolio, each portfolio is constructed to meet specific parameters set forth in the individual client's investment policy statement and/or other documents. These parameters can include - but are not limited to - tax efficiency, concentrated stock positions and management history. Once again, the risk associated with a diversified portfolio is that each class has different levels of risk and return, so each will behave differently over time and despite being diversified there is no guarantee that an account will grow.

The Advisor's analysis of securities and advice relating thereto may be based upon information obtained from financial newspapers and magazines, research materials prepared by others, corporate ratings services, and annual reports, prospectuses and filings made with the Securities and Exchange Commission. The Advisor may also utilize computer models for performance analysis, asset allocation and risk management.

#### B. RECOMMENDED SECURITIES AND INVESTMENT RISKS

All securities recommendations are given by the recommended Independent Manager. Please see Item 8 of the Independent Manager's ADV Part 2A for additional information. It is important to remember that all investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear**. While the Advisor recommends Independent Managers who use investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A client's needs to ask questions about risks he/she does not understand. The Advisor would be pleased to discuss them.

The Advisor strives to render its best judgment on behalf of its clients. Still, the Advisor cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment advisor but is not a reliable predictor of future performance. The Advisor continuously strives to provide outstanding long-term investment performance, but many economic and market variables beyond its control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. The client's account performance could be hurt by:

- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.
- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates. Interest rate risk will vary for the Firm, depending on the amount of Client assets invested in bonds.
- **Manager risk:** The chance that the proportions allocated to the various securities will cause the Client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **International Investing Risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, and regulatory and financial reporting standards, that differ from those of the U.S.

- **Credit risk:** This is the risk that an issuer of a bond could suffer an adverse change in financial condition that results in a payment default, security downgrade, or inability to meet a financial obligation.
- **Inflation Risk:** This is the risk that inflation will undermine the performance of your investment and/or the future purchasing power of your assets.
- **Liquidity Risk:** Liquidity risk exists when particular investments are difficult to purchase or sell, possibly preventing the ability to sell such illiquid securities at an advantageous time or price, or possibly requiring the client to dispose of other investments at unfavorable times or prices in order to satisfy its obligations.

## 9. DISCIPLINARY INFORMATION

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to your evaluation of the Advisor or the integrity of its management. Parity Financial Coaching and Marty Ray Collins have no information applicable to this Item.

## 10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

### A. BROKER-DEALER AFFILIATIONS

The Advisor is not affiliated with a broker-dealer.

### B. FUTURES/COMMODITIES FIRM AFFILIATION

The Advisor is not affiliated with a futures or commodities broker.

### C. OTHER INDUSTRY AFFILIATIONS

The Advisor does not have any other industry affiliations.

### D. SELECTION OF THIRD PARTY INVESTMENT ADVISORS

The Advisor's services include the Recommending of Third Party Investment Advisors. A detailed description of this service can be found under Item 4.B – Advisory Services and Item 5.B – Fees and Compensation. The recommendation of Third Party Advisors may create a financial incentive to recommend one Third Party Advisor over another. We attempt to mitigate the conflict of interest by recommending Third Party Advisors who match the client's financial needs, goals and objectives. Also, clients are not obligated to use any recommended Third Party Advisor.

## 11. CODE OF ETHICS

### A. DESCRIPTION

The Advisor's Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. The Advisor will provide a copy of its Code of Ethics to any client or prospective client upon request.

The Advisor's Code of Ethics covers all supervised persons and it describes its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of

certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at the Advisor must acknowledge the terms of the Code of Ethics annually, or as amended.

**B. MATERIAL INTEREST IN SECURITIES**

The Advisor and Mr. Collins do not have a material interest in any securities.

**C. INVESTING IN OR RECOMMENDING THE SAME SECURITIES**

Mr. Collins may use the services of a recommended Third Party Advisor. The Third Party Advisor that he uses may be the same as or different from those he recommends to his clients. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. Additionally, Mr. Collins will attempt to mitigate the conflict of interest to the best of his ability through the enactment of the Advisor's Code of Ethics and his fiduciary responsibilities. Nonetheless, the Advisor generally attempts to place client transactions ahead of employee trades. In all situations the Advisor will act as a fiduciary. The associates of the Advisor are aware of their fiduciary duty to their clients and the prohibitions against the use of any insider information. Records of all associates' trading activities will be kept by the Advisor, available to regulators to review on the premises.

**12. BROKERAGE PRACTICES**

**A. RECOMMENDATION CRITERIA**

All brokerage decisions are made by the Independent Manager. The client should refer to the Independent Manager's ADV Part 2A, Item 12 for information on Brokerage Practices. Also, the Advisor does not receive any soft dollars or client referrals from brokerages.

**B. TRADE AGGREGATION**

The Advisor does not aggregate or block trade securities.

**13. REVIEW OF ACCOUNTS**

**A. PERIODIC REVIEWS**

The Advisor's owner, Marty Ray Collins, meets with clients either in person or by telephone on an annual basis to reviews their accounts.

**B. OTHER REVIEWS**

Reviews may also be triggered by events within client's lives, as well as pertinent news events, changes in federal and state regulatory or tax regimes, and overall economic events.

**C. REPORTS**

Financial Planning clients receive a written report at the conclusion of the financial planning engagement. Recommendation of Third Party Advisor clients will receive account statements from the custodian of their accounts on at least a quarterly basis.

## **14. CLIENT REFERRALS AND OTHER COMPENSATION**

### **A. OTHER COMPENSATION**

The Advisor does not receive extra compensation or any other economic benefit for providing investment advice or other advisory services to clients.

### **B. CLIENT REFERRALS**

The Advisor does not pay for client referrals or use solicitors.

## **15. CUSTODY**

All client funds, securities and accounts are held at third-party custodians. The Advisor does not take possession of a client's funds, securities or accounts.

## **16. INVESTMENT DISCRETION**

The Advisor's services are offered on a non-discretionary basis. With non-discretionary services, the client retains full discretion to supervise, manage, and direct the assets of an account. The client will be free to manage the account with or without the Advisor's recommendation and all with or without the Advisor's prior consultation.

## **17. VOTING CLIENT SECURITIES**

The Advisor does not vote proxy votes for any client, but a recommended Independent Manager may or may not, as revealed by their Form ADV 2A. All proxy solicitations will be delivered to the client directly from the account's custodian. In the event a client has a question about a proxy solicitation, the client should contact his/her investment advisor representative.

## **18. FINANCIAL INFORMATION**

### **A. BALANCE SHEET**

The Advisor does not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance.

### **B. FINANCIAL CONDITION**

Registered investment advisors are required in this Item to provide you with certain financial information or disclosures about the Advisor's financial condition. The Advisor has no financial commitment that impairs its ability to service its clients.

### **C. BANKRUPTCY**

The Advisor, its owner and its investment advisor representatives have not been the subject of a bankruptcy proceeding.

## 19. REQUIREMENTS FOR STATE-REGISTERED ADVISORS

### A. EXECUTIVE OFFICERS AND MANAGEMENT

#### **Marty Ray Collins**

**Education:** *Coastline Community College* – Associate in Arts; major in Nuclear Power Technology - May 2004

*Chapman University* – Bachelor of Arts; major in Criminal Justice - March 2003

*University of La Verne* – Masters in Business Administration; concentrations in finance, leadership, and organizational development – August 2012

*UCLA – Certificate in Financial Planning* – June 2014

#### **Business Background:**

*Parity Financial Coaching* – November 2013 to Present  
– Owner

*Aerospace Fuels, Lab* – June 2006 to Present  
– Quality Assurance Specialist

*United States Navy* – June 1985 to July 2006  
– Program Manager

### B. OTHER BUSINESS ACTIVITY

Mr. Collins is a Quality Assurance Specialist with Aerospace Fuels, Lab. He spends approximately 40 hours per week on this activity.

### C. PERFORMANCE BASED COMPENSATION

Mr. Collins does not receive performance based fees or any other compensation or incentives.

### D. DISCIPLINARY HISTORY

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. Mr. Collins has no information applicable to this Item.

### E. ADDITIONAL RELATIONSHIPS WITH ISSUERS OF SECURITIES

Registered investment advisors are required to disclose all material facts regarding any relationship with an issuer of securities. Neither the Advisor nor Mr. Collins has a relationship with an issuer of securities. Therefore, no information is applicable to this Item.

# MARTY RAY COLLINS

February 24, 2015

ADV Part 2B – Supplemental Brochure

*Parity Financial Coaching  
111 South “I” St. Office 1C  
Lompoc, CA 93436  
Phone: (805) 364-0306  
Website: [www.parityfinancialcoaching.com](http://www.parityfinancialcoaching.com)  
Email: [Marty@parityfinancialcoaching.com](mailto:Marty@parityfinancialcoaching.com)*

This Brochure Supplement provides information about Marty Ray Collins that supplements the Parity Financial Coaching’s Brochure. You should have received a copy of that Brochure. Please contact Mr. Collins at (805) 364-0306 if you did not receive Parity Financial Coaching’s Brochure or if you have any questions about the contents of this supplement. Additional information about Marty Ray Collins is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).



## ITEM 2 – EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE

**Marty Ray Collins**

**Born:** 1967

**Education:** *Coastline Community College* – Associate in Arts; Major in Nuclear Power Technology – May 2004

*Chapman University* – Bachelor of Arts; major in Criminal Justice – March 2003

*University of La Verne* – Masters in Business Administration; concentrations in finance, leadership, and organizational development – August 2012

*UCLA* – *Certificate in Financial Planning* – June 2014

### **Business Background:**

*Parity Financial Coaching* – November 2013 to Present  
– Owner

*Aerospace Fuels, Lab* – June 2006 to Present  
– Quality Assurance Specialist

*United States Navy* – June 1985 to July 2006  
– Program Manager

## ITEM 3 – DISCIPLINARY HISTORY

Registered investment advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

## ITEM 4 – OTHER BUSINESS ACTIVITIES

Investment Related Other Business Activities: Mr. Collins does not have any investment related other business activities. This section is not applicable.

Non-Investment Related Other Business Activities: Mr. Collins is a Quality Assurance Specialist with Aerospace Fuels, Lab. He spends approximately 40 hours a week on this activity.

## ITEM 5 – ADDITIONAL COMPENSATION

Mr. Collins does not receive any additional compensation other than what is disclosed in Parity Financial Coaching's brochure.

## ITEM 6 – SUPERVISION

Mr. Collins is the sole principal and Chief Compliance Officer of the Firm. As a result, he has no internal supervision placed over him. He is however bound by the Firm's Code of Ethics.

## ITEM 7 – REQUIREMENTS FOR STATE-REGISTERED ADVISORS

A. Arbitration or Civil, Self-Regulatory Organization or Administrative Proceedings

Mr. Collins has not been the subject of any arbitration claim or administrative proceeding.

B. Bankruptcy History

Mr. Collins has not been the subject of a bankruptcy petition.